

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: DIXON, MILDRED DENISE

§ Case No. 16-07426

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

ILENE F. GOLDSTEIN, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$172,345.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$6,150.00</u>
Total Distribution to Claimants: <u>\$7,128.48</u>	Claims Discharged Without Payment: <u>\$90,409.27</u>
Total Expenses of Administration: <u>\$4,471.52</u>	

3) Total gross receipts of \$ 14,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 2,400.00 (see **Exhibit 2**), yielded net receipts of \$11,600.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	4,471.52	4,471.52	4,471.52
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	97,537.75	97,537.75	7,128.48
TOTAL DISBURSEMENTS	\$0.00	\$102,009.27	\$102,009.27	\$11,600.00

4) This case was originally filed under Chapter 7 on March 03, 2016.
The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/19/2017 By: /s/ILENE F. GOLDSTEIN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
AUTOMOBILES AND OTHER VEHICLES 2008 Lexus	1129-000	14,000.00
TOTAL GROSS RECEIPTS		\$14,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Mildred Dixon	Exemption	8100-002	2,400.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$2,400.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			
TOTAL SECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - ILENE F. GOLDSTEIN	2100-000	N/A	1,910.00	1,910.00	1,910.00
Attorney for Trustee Fees (Trustee Firm) - LAW OFFICES OF ILENE F. GOLDSTEIN,	3110-000	N/A	2,205.00	2,205.00	2,205.00
Attorney for Trustee Expenses (Trustee Firm) - LAW OFFICES OF ILENE F. GOLDSTEIN,	3120-000	N/A	122.57	122.57	122.57
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Auctioneer for Trustee Expenses - AMERICAN AUCTION ASSOC. INC.	3620-000	N/A	191.49	191.49	191.49

Other - Rabobank, N.A.	2600-000	N/A	16.62	16.62	16.62
Other - Rabobank, N.A.	2600-000	N/A	15.84	15.84	15.84
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$4,471.52	\$4,471.52	\$4,471.52

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Cavalry SPV I, LLC	7100-000	N/A	1,876.27	1,876.27	137.13
2	Quantum3 Group LLC as agent for	7100-000	N/A	602.50	602.50	44.03
3	Quantum3 Group LLC as agent for	7100-000	N/A	7,834.87	7,834.87	572.61
4	Quantum3 Group LLC as agent for	7100-000	N/A	136.60	136.60	9.98
5	Quantum3 Group LLC as agent for	7100-000	N/A	345.09	345.09	25.22
6	Quantum3 Group LLC as agent for	7100-000	N/A	558.57	558.57	40.82
7	Quantum3 Group LLC as agent for	7100-000	N/A	713.09	713.09	52.12
8	Quantum3 Group LLC as agent for	7100-000	N/A	89.93	89.93	6.57
9	Army & Air Force Exchange Services	7100-000	N/A	8,264.48	8,264.48	604.00
10	Discover Bank	7100-000	N/A	3,781.99	3,781.99	276.40
11	Devry Education Group	7100-000	N/A	3,029.20	3,029.20	221.39
12	CAPITAL ONE, N.A.	7100-000	N/A	890.58	890.58	65.09

13	Navient Solutions, Inc.	7100-000	N/A	12,471.19	12,471.19	911.45
14	Navient Solutions, Inc.	7100-000	N/A	9,743.36	9,743.36	712.09
15	Navient Solutions, Inc.	7100-000	N/A	13,049.12	13,049.12	953.68
16	Quantum3 Group LLC as agent for	7100-000	N/A	42.53	42.53	3.11
17	NAVY FEDERAL CREDIT UNION	7100-000	N/A	501.86	501.86	36.68
18	NAVY FEDERAL CREDIT UNION	7100-000	N/A	19,253.17	19,253.17	1,407.10
19	NAVY FEDERAL CREDIT UNION	7100-000	N/A	4,004.35	4,004.35	292.65
20	Altair OH XIII, LLC	7100-000	N/A	1,175.87	1,175.87	85.94
21	CashCall Receivables	7100-000	N/A	2,561.13	2,561.13	187.18
22	LVNV Funding, LLC its successors and assigns as	7100-000	N/A	402.33	402.33	29.40
23	Portfolio Recovery Associates, LLC	7100-000	N/A	935.62	935.62	68.38
24	Portfolio Recovery Associates, LLC	7100-000	N/A	463.92	463.92	33.91
25	Portfolio Recovery Associates, LLC	7100-000	N/A	1,954.13	1,954.13	142.82
26	City of Waukegan Parking	7100-000	N/A	100.00	100.00	7.31
27	DEPT OF Defense	7100-000	N/A	1,256.00	1,256.00	91.79
28	Illinois State Toll Hwy Auth	7100-000	N/A	1,500.00	1,500.00	109.63
TOTAL GENERAL UNSECURED CLAIMS				\$0.00	\$97,537.75	\$97,537.75
						\$7,128.48

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 16-07426

Trustee: (330290) ILENE F. GOLDSTEIN

Case Name: DIXON, MILDRED DENISE

Filed (f) or Converted (c): 03/03/16 (f)

§341(a) Meeting Date: 03/31/16

Period Ending: 03/19/17

Claims Bar Date: 07/29/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 RESIDENCE, BUILDING, LAND, OR OTHER REAL ESTATE	166,500.00	0.00		0.00	FA
2 AUTOMOBILES AND OTHER VEHICLES 2008 Lexus	14,000.00	11,600.00		14,000.00	FA
3 HOUSEHOLD GOODS AND FURNISHINGS	2,500.00	1,500.00		0.00	FA
4 ELECTRONICS	2,500.00	195.00		0.00	FA
5 CLOTHES	150.00	150.00		0.00	FA
6 Jewelry	250.00	250.00		0.00	FA
7 BANK ACCOUNTS	45.00	0.00		0.00	FA
8 RETIREMENT OR PENSION ACCOUNTS	0.00	0.00		0.00	FA
9 CASH	400.00	0.00		0.00	FA
9 Assets Totals (Excluding unknown values)	\$186,345.00	\$13,695.00		\$14,000.00	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR): December 6, 2016 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-07426
Case Name: DIXON, MILDRED DENISE

Trustee: ILENE F. GOLDSTEIN (330290)
Bank Name: Rabobank, N.A.
Account: *****4466 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5409
Period Ending: 03/19/17

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/18/16	{2}	Lou Minaglia		1129-000	14,000.00		14,000.00
08/23/16	101	Mildred Dixon	Exemption	8100-002		2,400.00	11,600.00
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	11,590.00
09/13/16	102	AMERICAN AUCTION ASSOC. INC.	Auctioneer Expense	3620-000		191.49	11,398.51
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.62	11,381.89
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.84	11,366.05
01/11/17	103	ILENE F. GOLDSTEIN	Dividend paid 100.00% on \$1,910.00, Trustee Compensation; Reference:	2100-000		1,910.00	9,456.05
01/11/17	104	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	Dividend paid 100.00% on \$122.57, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		122.57	9,333.48
01/11/17	105	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	Dividend paid 100.00% on \$2,205.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,205.00	7,128.48
01/11/17	106	Cavalry SPV I, LLC	Dividend paid 7.30% on \$1,876.27; Claim# 1; Filed: \$1,876.27; Reference:	7100-000		137.13	6,991.35
01/11/17	107	Quantum3 Group LLC as agent for	Dividend paid 7.30% on \$602.50; Claim# 2; Filed: \$602.50; Reference:	7100-000		44.03	6,947.32
01/11/17	108	Quantum3 Group LLC as agent for	Dividend paid 7.30% on \$7,834.87; Claim# 3; Filed: \$7,834.87; Reference:	7100-000		572.61	6,374.71
01/11/17	109	Quantum3 Group LLC as agent for	Dividend paid 7.30% on \$136.60; Claim# 4; Filed: \$136.60; Reference:	7100-000		9.98	6,364.73
01/11/17	110	Quantum3 Group LLC as agent for	Dividend paid 7.30% on \$345.09; Claim# 5; Filed: \$345.09; Reference:	7100-000		25.22	6,339.51
01/11/17	111	Quantum3 Group LLC as agent for	Dividend paid 7.30% on \$558.57; Claim# 6; Filed: \$558.57; Reference:	7100-000		40.82	6,298.69
01/11/17	112	Quantum3 Group LLC as agent for	Dividend paid 7.30% on \$713.09; Claim# 7; Filed: \$713.09; Reference:	7100-000		52.12	6,246.57
01/11/17	113	Quantum3 Group LLC as agent for	Dividend paid 7.30% on \$89.93; Claim# 8; Filed: \$89.93; Reference:	7100-000		6.57	6,240.00
01/11/17	114	Army & Air Force Exchange Services	Dividend paid 7.30% on \$8,264.48; Claim# 9; Filed: \$8,264.48; Reference:	7100-000		604.00	5,636.00
01/11/17	115	Discover Bank	Dividend paid 7.30% on \$3,781.99; Claim# 10; Filed: \$3,781.99; Reference:	7100-000		276.40	5,359.60
01/11/17	116	Devry Education Group	Dividend paid 7.30% on \$3,029.20; Claim# 11; Filed: \$3,029.20; Reference:	7100-000		221.39	5,138.21
01/11/17	117	CAPITAL ONE, N.A.	Dividend paid 7.30% on \$890.58; Claim# 12; Filed: \$890.58; Reference:	7100-000		65.09	5,073.12

Subtotals : \$14,000.00 \$8,926.88

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-07426
Case Name: DIXON, MILDRED DENISE

Trustee: ILENE F. GOLDSTEIN (330290)
Bank Name: Rabobank, N.A.
Account: *****4466 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5409
Period Ending: 03/19/17

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/11/17	118	Navient Solutions, Inc.	Dividend paid 7.30% on \$12,471.19; Claim# 13; Filed: \$12,471.19; Reference:	7100-000		911.45	4,161.67
01/11/17	119	Navient Solutions, Inc.	Dividend paid 7.30% on \$9,743.36; Claim# 14; Filed: \$9,743.36; Reference:	7100-000		712.09	3,449.58
01/11/17	120	Navient Solutions, Inc.	Dividend paid 7.30% on \$13,049.12; Claim# 15; Filed: \$13,049.12; Reference:	7100-000		953.68	2,495.90
01/11/17	121	Quantum3 Group LLC as agent for	Dividend paid 7.30% on \$42.53; Claim# 16; Filed: \$42.53; Reference:	7100-000		3.11	2,492.79
01/11/17	122	NAVY FEDERAL CREDIT UNION	Dividend paid 7.30% on \$501.86; Claim# 17; Filed: \$501.86; Reference:	7100-000		36.68	2,456.11
01/11/17	123	NAVY FEDERAL CREDIT UNION	Dividend paid 7.30% on \$19,253.17; Claim# 18; Filed: \$19,253.17; Reference:	7100-000		1,407.10	1,049.01
01/11/17	124	NAVY FEDERAL CREDIT UNION	Dividend paid 7.30% on \$4,004.35; Claim# 19; Filed: \$4,004.35; Reference:	7100-000		292.65	756.36
01/11/17	125	Altair OH XIII, LLC	Dividend paid 7.30% on \$1,175.87; Claim# 20; Filed: \$1,175.87; Reference:	7100-000		85.94	670.42
01/11/17	126	CashCall Receivables	Dividend paid 7.30% on \$2,561.13; Claim# 21; Filed: \$2,561.13; Reference:	7100-000		187.18	483.24
01/11/17	127	LVNV Funding, LLC its successors and assigns as	Dividend paid 7.30% on \$402.33; Claim# 22; Filed: \$402.33; Reference:	7100-000		29.40	453.84
01/11/17	128	Portfolio Recovery Associates, LLC	Dividend paid 7.30% on \$935.62; Claim# 23; Filed: \$935.62; Reference:	7100-000		68.38	385.46
01/11/17	129	Portfolio Recovery Associates, LLC	Dividend paid 7.30% on \$463.92; Claim# 24; Filed: \$463.92; Reference:	7100-000		33.91	351.55
01/11/17	130	Portfolio Recovery Associates, LLC	Dividend paid 7.30% on \$1,954.13; Claim# 25; Filed: \$1,954.13; Reference:	7100-000		142.82	208.73
01/11/17	131	City of Waukegan Parking	Dividend paid 7.30% on \$100.00; Claim# 26; Filed: \$100.00; Reference:	7100-000		7.31	201.42
01/11/17	132	DEPT OF Defense	Dividend paid 7.30% on \$1,256.00; Claim# 27; Filed: \$1,256.00; Reference:	7100-000		91.79	109.63
01/11/17	133	Illinois State Toll Hwy Auth	Dividend paid 7.30% on \$1,500.00; Claim# 28; Filed: \$1,500.00; Reference:	7100-000		109.63	0.00

ACCOUNT TOTALS	14,000.00	14,000.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	14,000.00	14,000.00	
Less: Payments to Debtors		2,400.00	
NET Receipts / Disbursements	\$14,000.00	\$11,600.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-07426

Case Name: DIXON, MILDRED DENISE

Taxpayer ID #: **-***5409

Period Ending: 03/19/17

Trustee: ILENE F. GOLDSTEIN (330290)

Bank Name: Rabobank, N.A.

Account: *****4466 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****4466	14,000.00	11,600.00	0.00
	\$14,000.00	\$11,600.00	\$0.00